

Independent Practitioner's
Assurance Report

(TRANSLATION)

June 27, 2025

Mr. Okumura Tatsuya,

President and Representative Director
CREATIVE BANK INC.

Masayuki Kobayashi
Chief Executive Officer
Asuene Veritas Inc.
1-10-5 Toranomon, Minato-ku, Tokyo

We have undertaken a limited assurance engagement of the following information for the period from April 1, 2023 to March 31, 2024 and April 1, 2024 to March 31, 2025 (the "Sustainability Information") included in the CO₂ Emissions (Scope 1–3) Calculation Report (the "Report") of CREATIVE BANK INC (the "Company").

Identified Sustainability Information	Fiscal Year 2023 Amount (unit)	Fiscal Year 2024 Amount (unit)
GHG emissions: Scope 1 (direct emissions)	- (t-CO _{2e})	- (t-CO _{2e})
GHG emissions: Scope 2 (indirect emissions) Location based	12 (t-CO _{2e})	11 (t-CO _{2e})
GHG emissions: Scope 2 (indirect emissions) Market based	11 (t-CO _{2e})	11 (t-CO _{2e})
GHG emissions: Scope 3 (other emissions) - the following		
Category 1: Purchased goods and services	2,323 (t-CO _{2e})	2,656 (t-CO _{2e})
Category 2: Capital goods	48 (t-CO _{2e})	- (t-CO _{2e})
Category 3: Fuel-and energy-related activities (not included in Scope1 or Scope2)	2 (t-CO _{2e})	2 (t-CO _{2e})
Category 4: Upstream transportation and distribution	39 (t-CO _{2e})	123 (t-CO _{2e})
Category 5: Waste generated in operations	7 (t-CO _{2e})	1 (t-CO _{2e})
Category 6: Business travel	382 (t-CO _{2e})	487 (t-CO _{2e})
Category 7: Employee commuting	14 (t-CO _{2e})	16 (t-CO _{2e})
Category 8: Upstream leased assets	- (t-CO _{2e})	- (t-CO _{2e})

The Company's Responsibility

The Company is responsible for the preparation of the Sustainability Information in accordance with the calculation and reporting standard adopted by the Company. This responsibility includes the design, implementation, and maintenance of internal controls to prepare sustainability information that is free from material misstatement, whether due to fraud or error. Greenhouse gas quantification is subject to inherent uncertainty for reasons such as incomplete scientific knowledge used to determine emissions factors and numerical data needed to combine emissions of different gases.

Our Independence and Quality Management

We have complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior. We apply International Standard on Quality Management 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements, and accordingly maintain a comprehensive system of quality management including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Our Responsibility

Our responsibility is to express a limited assurance conclusion on the Sustainability Information based on the procedures we have performed and the evidence we have obtained. We conducted our limited assurance engagement in accordance with the International Standard on Assurance Engagements (“ISAE”) 3000, Assurance Engagements Other than Audits or Reviews of Historical Financial Information, issued by the International Auditing and Assurance Standards Board (“IAASB”), ISAE 3410, Assurance Engagements on Greenhouse Gas Statements, issued by the IAASB and the Practical Guideline for the Assurance of Sustainability Information, issued by the Japanese Association of Assurance Organizations for Sustainability Information.

The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, inspection of documents, analytical procedures, evaluating the appropriateness of quantification methods and reporting policies, and agreeing or reconciling with underlying records. These procedures also included the following:

- Evaluating whether the Company’s methods for estimates are appropriate and had been consistently applied. However, our procedures did not include testing the data on which the estimates are based or reperforming the estimates.
- Performing interviews of responsible persons and inspecting documentary evidence to assess the completeness of the data, data collection methods, source data and relevant assumptions applicable to the sites.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had we performed a reasonable assurance engagement.

Limited Assurance Conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Sustainability Information is not prepared, in all material respects, in accordance with the calculation and reporting standard adopted by the Company.

The above represents a translation, for convenience only, of the original Independent Practitioner’s Assurance report issued in the Japanese language.

CO2 Emissions (Scope 1–3) Calculation Report

CreativeBank Inc.

1. Reporting Period 2024.3 (April 1, 2023 – March 31, 2024)
 1. Target Period 2025.3 (April 1, 2024 – March 31, 2025)
2. CO₂ Emissions (Scope 1, 2, 3) for CreativeBank Inc. (1 location in total)
3. Calculation Results

Scope / Category	2024.3 Emissions (t-CO ₂ e)	2025.3 Emissions (t-CO ₂ e)
Scope 1 (Direct Emissions)	-	-
Scope 2 (Indirect Emissions) Location-based	12	11
Scope 2 (Indirect Emissions) Market-based	11	11
Scope 3 (Other Indirect Emissions) Total	2,814	3,285
Category 1 Purchased goods and services	2,323	2,656
Category 2 Capital goods	48	-
Category 3 Fuel- and energy-related activities	2	2
Category 4 Upstream transportation and distribution	39	123
Category 5 Waste generated in operations	7	1
Category 6 Business travel	382	487
Category 7 Employee commuting	14	16
Category 8 Upstream leased assets	0	0
Total	2,825	3,296

4. Calculation Method

Scope 1 Scope 2

CO₂ emissions for Scope 1 and Scope 2 are calculated based on the "Act on Rationalization of Energy Use and Shift to Non-fossil Energy " (Energy Conservation Act) and the "Act on Promotion of Global Warming Countermeasures." For electricity, emission factors published under the Ministry of the Environment's " Mandatory Greenhouse Gas Accounting and Reporting System " are used.

Scope 3

CO₂ emissions for Scope 3 are calculated based on.

- "Corporate Value Chain (Scope 3) Accounting and Reporting Standard" of the GHG Protocol,
- "Technical Guidance for Calculating Scope 3 Emissions,"
- "Basic Guidelines on Accounting for Greenhouse Gas Emissions Throughout the Supply Chain" by the Ministry of the Environment and the Ministry of Economy, Trade and Industry.

Category 1

Calculated by applying relevant emission factors from the Ministry of the Environment's Emission Factor Database (Ver.3.5) to the cost of goods and services purchased during the reporting year, excluding costs already covered under Categories 3–7.

Category 2

Calculated by applying relevant emission factors from the Ministry of the Environment's Emission Factor Database (Ver.3.5) to the acquisition cost of fixed assets obtained during the reporting year.

Category 3

Calculated by applying relevant emission factors from the Ministry of the Environment's Emission Intensity Database (Ver3.5) to the amount of electricity used during the reporting year.

Category 4

Calculated by applying relevant emission factors from the Ministry of the Environment's Emission Factor Database (Ver.3.5) to transportation costs incurred during the reporting year.

Category 5

Calculated by applying relevant emission factors from the Ministry of the Environment's Emission Factor Database (Ver.3.5) to waste disposal costs incurred during the reporting year.

Category 6

Calculated by breaking down travel expenses for major departments based on usage and means of transport according to the Japan Tourism Agency's "Travel and Tourism Consumption Trends Survey" for business travel, and applying relevant emission factors from the Ministry of the Environment's Emission Factor Database (Ver.3.5).

Category 7

Calculated by applying relevant emission factors from the Ministry of the Environment's Emission Factor Database (Ver.3.5) to commuting expenses incurred during the reporting year.

Category 8

Emissions from leased assets and contracts are included in Scope 1 and Scope 2.